

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 09-31788-DRC
	§	
JAMES H MALLES	§	
	§	
	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David E. Grochocinski, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court, 219 Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 am on November 30, 2012, in Courtroom 4016, United States Courthouse, DuPage County Courthouse, 505 N. County Farm Road, DuPage, IL 60187. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/29/2012

By: /s/ David E. Grochocinski  
(Trustee)

David E. Grochocinski  
1900 Ravinia Place  
Orland Park, IL, 60462

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 09-31788-DRC
	§	
JAMES H MALLES	§	
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	§	
Debtor(s)	§	

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$13,500.92</u>
<i>and approved disbursements of</i>	<u>\$735.55</u>
<i>leaving a balance on hand of<sup>1</sup>:</i>	<u>\$12,765.37</u>

Claims of secured creditors will be paid as follows:

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$12,765.37</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Amount
1	Capital One Auto Finance	\$18,204.07	\$0.00	\$0.00	\$0.00
18	BMW Bank of North America, Inc	\$5,045.73	\$0.00	\$0.00	\$0.00

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David E. Grochocinski, Trustee Fees	\$2,100.09	\$0.00	\$2,100.09
InnovaLaw, PC, Attorney for Trustee Fees	\$2,200.00	\$0.00	\$2,200.00
InnovaLaw, PC, Attorney for Trustee Expenses	\$67.35	\$0.00	\$67.35
SCOTT HOREWITCH PIDGEON &	\$1,981.00	\$0.00	\$1,981.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

ABRAMS, LLC, Accountant for Trustee Fees			
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Total to be paid for chapter 7 administrative expenses: \$6,348.44  
Remaining balance: \$6,416.93

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$6,416.93

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$6,416.93

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$144,894.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	CAPITAL ONE BANK (USA), N.A.	\$8,475.87	\$0.00	\$374.67
3	Chase Bank USA, N.A.	\$7,735.09	\$0.00	\$341.93
4	Chase Bank USA, N.A.	\$11,899.90	\$0.00	\$526.04
5	Chase Bank USA, N.A.	\$3,722.80	\$0.00	\$164.57
6	Chase Bank USA, N.A.	\$959.56	\$0.00	\$42.42
7	Chase Bank USA, N.A.	\$7,268.75	\$0.00	\$321.32

8	Advanta Bank Corp.	\$9,509.85	\$0.00	\$420.38
9	GE Money Bank dba EMPIRE/GEMB	\$3,381.00	\$0.00	\$149.46
10	Fia Card Services, NA/Bank of America	\$3,244.37	\$0.00	\$143.42
11	Fia Card Services, NA/Bank of America	\$3,506.15	\$0.00	\$154.99
12	Fia Card Services, NA/Bank of America	\$16,141.25	\$0.00	\$713.52
13	PYOD LLC its successors and assigns as assignee of	\$1,026.60	\$0.00	\$45.38
14	PYOD LLC its successors and assigns as assignee of	\$41,140.17	\$0.00	\$1,818.60
15	American Express Bank, FSB	\$2,040.58	\$0.00	\$90.20
16	American Express Bank, FSB	\$19,282.77	\$0.00	\$852.39
17	U.S. Bank N.A.	\$5,559.74	\$0.00	\$245.77

Total to be paid to timely general unsecured claims: \$6,405.06  
Remaining balance: \$11.87

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
Remaining balance: \$11.87

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
Remaining balance: \$11.87

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.45 percent pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$0.00. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

Prepared By: /s/ David E. Grochocinski  
Trustee

David E. Grochocinski  
1900 Ravinia Place  
Orland Park, IL, 60462

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 James H. Malles  
 Debtor

Case No. 09-31788-DRC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: rgreen  
 Form ID: pdf006

Page 1 of 3  
 Total Noticed: 72

Date Rcvd: Oct 29, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2012.

db  
 aty +James H. Malles, 1 N 105 Papworth, Carol Stream, IL 60188-2318  
 14376962 +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760  
 14376963 +Aa/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 14376964 +Abn Amro Mortgage Grou, 2600 W Big Beaver Rd, Troy, MI 48084-3318  
 14376964 +Abn-Amro, Po Box 9438, Gaithersburg, MD 20898-9438  
 15068732 Advanta Bank Corp., POB 3001, Malvern, PA 19355-0701  
 14376965 Advanta Bk, Welsh And Mckean R Pob 918, Horsham, PA 19044  
 14376966 American Express - Business Card, PO Box 0001, Los Angeles, CA 90096-0001  
 15327147 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701  
 15327146 American Express Bank, FSB, Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 14376967 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 18026729 +BMW Bank of North America, Inc, P.O. Box 201347, Arlington, TX 76006-1347  
 14376974 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
 (address filed with court: Bmw Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017)  
 14376968 +Bac/Fleet-Bkcard, 200 Tournament Dr, Horsham, PA 19044-3606  
 14376970 Bank Of America, Po Box 15710, Wilmington, DE 19886-5710  
 14376971 +Bank One, 1 N Dearborn Suite 0203, Chicago, IL 60670-0001  
 14376972 +Bank One-Ohio, 201 N Walnut St # Del-10, Wilmington, DE 19801-2920  
 14376973 Bk Of Amer, 4060 Ogletown/Stn De5-019-03-07, Newark, DE 19713  
 14376977 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 15027902 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14376976 +Cap One, Pob 30281, Salt Lake City, UT 84130-0281  
 14376979 Capital One, PO Box 6492, Carol Stream, IL 60197-6492  
 14376981 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 14376985 Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153  
 14376983 +Chase, 800 Brooksedge Blv, Westerville, OH 43081-2822  
 14376982 +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822  
 14376984 +Chase, Po Box 901039, Fort Worth, TX 76101-2039  
 15068492 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14376986 +Chase Manhattan Mtge, 3415 Vision Dr, Columbus, OH 43219-6009  
 14376989 +Citi, PO Box 6077, Sioux Falls, SD 57117-6077  
 14376987 +Citi, Pob 6241, Sioux Falls, SD 57117-6241  
 14376990 +Citimortgage, Inc, 1000 Technology, O Fallon, MO 63368-2240  
 14376992 +Commerce Bk, 10840 Old Mill Rd, Omaha, NE 68154-2646  
 14376996 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1447  
 14377000 +Hm Ln Serv, 150 Allegheny Cent, Pittsburgh, PA 15212-5335  
 14377001 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 14377002 +Hsbc/Comp, Pob 15521, Wilmington, DE 19850-5521  
 14377003 +Hsbc/Menards, Pob 15521, Wilmington, DE 19850-5521  
 14377004 +Hsbc/Vlcty, Pob 15521, Wilmington, DE 19850-5521  
 14377005 +JP Morgan Chase Bank, N.A., Business Banking, 50 South Main St., 9th Floor,  
 Akron, OH 44308-1849  
 14377007 +Lasale Nt Bk, 135 S Lasalle, Chicago, IL 60603-4177  
 14377008 +Lasalle National N A, 3985 N Milwaukee Ave, Chicago, IL 60641-2704  
 14377009 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 14377010 +National City Card Ser, 1 National City Pkwy, Kalamazoo, MI 49009-8003  
 14377011 +Natl Cty Crd, 4661 East Main St, Columbus, OH 43251-0001  
 14377012 +Nbg1-Carsons, 140 W Industrial Dr, Elmhurst, IL 60126-1602  
 14377013 +Ncb Ne Er, 4661 E Main St, Columbus, OH 43213-3298  
 14377015 +Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475  
 14377018 +Sears/Cbsd, 701 East 60th St N Po Box 6241, Sioux Falls, SD 57117-6241  
 14377019 +Target Nb, Po Box 673, Minneapolis, MN 55440-0673  
 14377020 +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 15392645 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: U.S. Bank N.A., P.O. Box 5229, Cincinnati, OH 45201)  
 14377022 +Us Bk Hm Mtg, 777 E Wisconsin, Milwaukee, WI 53202-5370  
 14377023 +Wffinancial, 111 E North Av, Glendale Hgts, IL 60139-3746  
 14377024 +Wfnmb/Micro, Po Box 182273 - Wf, Columbus, OH 43218-2273

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14376975 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Oct 30 2012 01:55:31  
 Ascension Capital Group, Inc, Attn: BMW Bank of North America, Po Box 201347,  
 Arlington, TX 76006-1347  
 14376978 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Oct 30 2012 01:09:02 Capital 1 Fa,  
 Attn- Credit Burea 3905 Dallas Pkwy, Plano, TX 75093-7892  
 14376980 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Oct 30 2012 01:52:32  
 Capital One Auto Finance, PO Box 201347, Arlington, TX 76006-1347  
 15021500 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Oct 30 2012 01:09:02  
 Capital One Auto Finance, 3905 N. Dallas Parkway, Plano, TX 75093-7892  
 14376993 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 30 2012 01:58:04 Discover Fin, Pob 15316,  
 Wilmington, DE 19850  
 14376994 +E-mail/PDF: gecsed@recoverycorp.com Oct 30 2012 01:55:08 Distire/Gemb, Po Box 981439,  
 El Paso, TX 79998-1439

District/off: 0752-1

User: rgreen  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 72

Date Rcvd: Oct 29, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14376995 +E-mail/PDF: gecsedirecoverycorp.com Oct 30 2012 01:55:09 Empire/Gemb, Po Box 981439,  
El Paso, TX 79998-1439  
15259408 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 30 2012 01:56:53  
Fia Card Services, NA/Bank of America, by American Infomsource Lp As Its Agent, PO Box 248809,  
Oklahoma City, OK 73124-8809  
15217279 +E-mail/PDF: rmscedirecoverycorp.com Oct 30 2012 01:57:43 GE Money Bank dba EMPIRE/GEMB,  
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
14376997 +E-mail/PDF: gecsedirecoverycorp.com Oct 30 2012 01:55:09 Gemb/Discount Tires,  
Po Box 981439, El Paso, TX 79998-1439  
14376998 +E-mail/PDF: gecsedirecoverycorp.com Oct 30 2012 01:55:09 Gemb/Jcp, Po Box 984100,  
El Paso, TX 79998-4100  
14376999 +E-mail/PDF: gecsedirecoverycorp.com Oct 30 2012 01:52:14 Gemb/Lowes, Po Box 981400,  
El Paso, TX 79998-1400  
14377006 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 30 2012 01:04:15 Kohl/Chase,  
N56 W17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
14377014 +E-mail/Text: bankrup@nicor.com Oct 30 2012 01:03:36 Nicor Gas, 1844 Ferry Road,  
Naperville, IL 60563-9600  
15305824 +E-mail/Text: resurgentbknotifications@resurgent.com Oct 30 2012 01:02:44  
PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
14377016 +E-mail/PDF: pa\_dc\_claims@salliemae.com Oct 30 2012 01:53:56 Sallie Mae, 1002 Arthur Dr,  
Lynn Haven, FL 32444-1683  
14377017 E-mail/PDF: gecsedirecoverycorp.com Oct 30 2012 01:52:14 Sam's Club, PO Box 530970,  
Atlanta, GA 30353-0970

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14376988\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
14377021\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bank/Na Nd, 4325 17th Ave S, Fargo, ND 58125)  
14376969 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
14376991 ##+Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

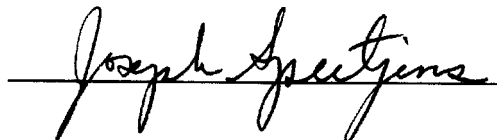
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2012

Signature:



District/off: 0752-1

User: rgreen  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 72

Date Rcvd: Oct 29, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2012 at the address(es) listed below:

Ariane Holtschlag on behalf of Trustee David Grochocinski lawyers@innovalaw.com  
David E Grochocinski on behalf of Trustee David Grochocinski lawyers@innovalaw.com,  
lawyers@innovalaw.com  
David E Grochocinski dgrochocinski@innovalaw.com, deg@trustesolutions.net  
David P Lloyd on behalf of Trustee David Grochocinski court docs@davidlloyd law.com  
George J Koulogeorge on behalf of Debtor James Malles bankruptcy@attorneychicago.com  
Kathleen M. McGuire on behalf of Trustee David Grochocinski kmcguire@innovalaw.com,  
kmmmcguirelaw@sbcglobal.net  
Michael A Phelps on behalf of Trustee David Grochocinski mphelps@ggl-law.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 8